

**Information to identify the case:**

Debtor 1

Ashanique LaQwuita Carradine

Social Security number or ITIN xxx-xx-0892

EIN --\_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court Northern District of Texas

Case number: 24-31713-mvl7

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ashanique LaQwuita Carradine

12/11/24**By the court:** Michelle V. Larson  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ashanique LaQwuita Carradine  
Debtor

Case No. 24-31713-mvl  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0539-3

User: admin

Page 1 of 3

Date Rcvd: Dec 11, 2024

Form ID: 318

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2024:

Recip ID	Recipient Name and Address
db	+ Ashanique LaQwuita Carradine, 1216 Reininga Drive, DeSoto, TX 75115-1249
20501309	+ 6500 South Apartments, 6500 S. Cockrell Hill Road, Dallas, TX 75236-9573
20501312	CarMax Auto Finance, Attn: Bankruptcy, 1200 Tuckahoe Creek Pkwy, Richman, VA 23238
20512031	+ Carrington Mortgage Services, LLC, c/o Luke Adams, MILLER, GEORGE & SUGGS, PLLC, 6080 Tennyson Parkway, Suite 100, Plano, TX 75024-6002
20501320	New York Thruway, P.O. Box 15186, Albany, NY 12212-5186
20501323	+ Springcrest Dental, 824 E. Belt Line Road, Ste 100, Cedar Hill, TX 75104-2231
20501325	+ University of North Texas at Dallas, Office of Student Business Services, 7300 University Hills Blvd., Dallas, TX 75241-4605

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRYAQUINTO.COM	Dec 12 2024 02:15:00	Robert Yaquinto, Jr., 509 N. Montclair, Dallas, TX 75208-5450
cr	+ EDI: AISACG.COM	Dec 12 2024 02:15:00	Ally Bank, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Dec 12 2024 02:15:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BKBCNMAIL@carringtonms.com	Dec 11 2024 21:16:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
cr	+ Email/Text: dallas.bankruptcy@LGBS.com	Dec 11 2024 21:17:00	Dallas County, Linebarger Goggan Blair & Sampson, LLP, c/o Sherrel K. Knighton, 2777 N. Stemmons Frwy, Suite 1000, Dallas, TX 75207-2328
20503692	+ EDI: AISACG.COM	Dec 12 2024 02:15:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
20501310	+ EDI: GMACFS.COM	Dec 12 2024 02:15:00	Ally Financial, Inc., Attn: Bankruptcy, 500 Woodard Ave., Detroit, MI 48226-3416
20501311	+ Email/Text: rm-bknotices@bridgecrest.com	Dec 11 2024 21:17:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue, Ste 100, Mesa, AZ 85209-3324
20501313	Email/Text: BKBCNMAIL@carringtonms.com	Dec 11 2024 21:16:00	Carrington Mortgage Services, Attn: Bankruptcy, 1600 South Douglass Road, Stes 110 & 200, Anaheim, CA 92806
20501314	+ EDI: CITICORP	Dec 12 2024 02:15:00	CBNA, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
20501315	+ EDI: CITICORP	Dec 12 2024 02:15:00	Citibank, Attn: Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040

District/off: 0539-3 User: admin Page 2 of 3  
Date Rcvd: Dec 11, 2024 Form ID: 318 Total Noticed: 24

20501316	+ EDI: DISCOVER	Dec 12 2024 02:15:00	Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
20501317	EDI: IRS.COM	Dec 12 2024 02:15:00	Internal Revenue Service, Special Procedures - Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
20501318	+ EDI: NFCU.COM	Dec 12 2024 02:15:00	Navy FCU, Attn: Bankruptcy, P.O. Box 3000, Merrifield, VA 22119-3000
20501319	+ Email/Text: bankruptcy@nfm.com	Dec 11 2024 21:17:00	Nebraska Furniture Mart, Attn: Collections, P.O. Box 2335, Omaha, NE 68103-2335
20501322	+ Email/Text: correspondence@duncansolutions.com	Dec 11 2024 21:17:00	Professional Account Management, LLC, P.O. Box 863867, Plano, TX 75086-3867
20501324	+ EDI: SYNC	Dec 12 2024 02:15:00	Synchrony Bank/Amazon, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 17

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
20501321	##+	Parking Revenue Recovery Services, Inc., 12381 East Cornell Ave., Aurora, CO 80014-3323

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2024 Signature: /s/Gustava Winters

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2024 at the address(es) listed below:

Name	Email Address
Donald E. Hood	on behalf of Debtor Ashanique LaQwuita Carradine don.hood@dehlaw.com
Luke Adams	on behalf of Creditor Carrington Mortgage Services LLC bankruptcy@mgs-legal.com
Patrick Michael Lynch	on behalf of Creditor Ally Bank plynch@qslwm.com jtownzen@qslwm.com
Robert Yaquinto, Jr.	ryaquinto@syllp.com ryaquinto@ecf.axosfs.com
Sherrel K. Knighton	on behalf of Creditor Dallas County Sherrel.Knighton@lgbs.com Dora.Casiano-Perez@lgbs.com;Sean.French@lgbs.com;Eva.Parker@lgbs.com;Alexis.Hall@lgbs.com;Dallas.Bankruptcy@lgbs.com
Tom W. Sharp	

District/off: 0539-3

User: admin

Page 3 of 3

Date Rcvd: Dec 11, 2024

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on behalf of Creditor Nebraska Furniture Mart Inc. tsharp@blalack.com bkssupport@blalack.com

United States Trustee

ustpreion06.da.ecf@usdoj.gov

TOTAL: 7